

TOPICS OF THE HOUR.

I am informed by a high authority, writes a London correspondent, that Mr. Asquith's visit to Balmoral has nothing to do with the Finance Bill, and strictly interpreted this is doubtless a perfectly accurate statement. Certainly it would be altogether unusual for a Government to call the Crown into action as a mediator in legislation, and still more extraordinary for the Crown voluntarily to concern itself in such matters. I think therefore that the rumours that are again flying about pointing to the possibility of some compromise on the actual terms of the Budget as the result of negotiations guided from Balmoral may be dismissed as so much idle and irresponsible speculation.

If anything connected with the bill is being discussed with the King, says the correspondent, the subject of conversation, I should say, would be more likely to be the deadlock threatened on its proposals, or possibly the contingent arrangements for a dissolution or other action related to the purely constitutional aspect of the question. It was on this point, and this alone, that the late Queen brought her influence to bear during the franchise crisis of 1884, and in such matters, as it is perhaps superfluous to note, precedents are followed with exceptional care.

The correspondent adds that on the House of Lords question, as it was proposed to be dealt with in the plan outlined by the late Sir H. Campbell-Bannerman, the Crown and the Commons in certain eventualities were to act together without regard to the Lords—a consideration obviously to be borne in mind in forming an estimate of the issues on which the present Government might be expected to go to the country as the result of an unconstitutional act on the part of the other House.

Happy recipients of banknotes should examine them carefully now, when there are said to be a large number of forged ones, very skilfully executed, in existence. A Bank of England note is not easily reproduced, but clever engravers whose skill is in inverse ratio to their honesty have never been lacking to prove how closely the counterfeit could get to the original, and a special department of the Bank is constantly engaged in looking after imitations of this kind, which in this case represent something more than the sincerest flattery.

Good notes as well as bad ones, moreover, sometimes necessitate inquiry and investigation. Such an instance occurred at a Scottish bank, to which came an elderly dame with a bundle of old notes which she had had concealed for half a century. The bank by which the notes had been issued had ceased business ten years earlier. Happily, however, for the old lady, its business had been taken over by a flourishing concern, and she got her money. So, too, did a man whose £10 note had been swallowed by the pet goat of the family, and which had been slain for the recovery of the property.

How many know, asks the *Westminster Gazette*, that the Old Lady of Threadneedle-street has herself been guilty before now of putting forth notes of doubtful authenticity? This was when she once struck in a skittish hour four fancy notes bearing the face-value of £1,000,000 each. One of these passed to Samuel Rogers, the banker-poet; the second was given to Baron N. M. Rothschild; the third the Bank retained itself; and the fourth was sent to George IV. at Windsor. Needless to say, they were not intended for circulation.

A large Elizabethan quadrangle has been set up on the Hampstead Estate, capable of housing fifty-four old people in pleasant and healthy surroundings at a rent between three and four shillings a week. Each set of rooms consists of a living-room, a bed recess, private passage and scullery, whilst elsewhere general kitchens, baths, and laundries can be used at additional, but insignificant, cost. The scheme is part of a general plan to establish a garden suburb. No garden city could advance any claim to comprehensiveness which did not make some provision for the poor and aged, comments the *Evening Standard*, and by this last step the suburb advances appreciably. The most satisfactory comment that can be made is that the scheme is self-supporting.

Whist-drives are now a common method of raising money in many churches, and the *Sunday Strand* has been consulting representative Bishops on the point. They are practically unanimous in condemnation. The Bishop of Southwell "dislikes intensely this means of raising money," while the Bishop of Southwark

